

In re:  
Desiree M. Kakos  
Evangelos G. Kakos  
Debtors

Case No. 21-10217-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 31, 2022

User: admin  
Form ID: 152

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Total Noticed: 57

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2022:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Desiree M. Kakos, Evangelos G. Kakos, 301 Fawn Lane, Phoenixville, PA 19460-1898   |
| cr       | + Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  |
| cr       | + Tower Federal Credit Union, Silverman Theologou, LLP, c/o Douglas R. Blecki, Jr., 11200 Rockville Pike, Suite 520, North Bethesda, MD 20852-7105 |
| 14584731 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 14589792 | + Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083   |
| 14629178 | + Daimler Trust, c/o WILLIAM EDWARD CRAIG, Morton & Craig, 110 Marter Avenue, Suite 301 Moorestown, NJ 08057-3125                                  |
| 14628994 | + Daimler Trust, 2860 Patton Rd., Roseville, MN 55113-1100   |
| 14581016 | + M&T Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541  |
| 14594614 | + Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  |
| 14579290 | + Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130   |
| 14587975 | + TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  |
| 14579297 | + Utility Self-reported, Po Box 4500, Allen, TX 75013-1311   |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                       | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov               | Mar 31 2022 23:41:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us          | Mar 31 2022 23:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Mar 31 2022 23:41:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404                              |
| cr       | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM  | Mar 31 2022 23:41:00 | ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096, US 76096-3853  |
| 14581243 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM  | Mar 31 2022 23:41:00 | ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853   |
| 14579268 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM  | Mar 31 2022 23:41:00 | AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  |
| 14581190 | + Email/Text: bkfilings@zwickerpc.com            | Mar 31 2022 23:41:00 | American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P O Box 9043, Andover, MA 01810-0943                  |
| 14581911 | + Email/Text: bkfilings@zwickerpc.com            | Mar 31 2022 23:41:00 | American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943 |
| 14579269 | + Email/PDF: AIS.cocard.ebn@aisinfo.com          | Mar 31 2022 23:48:10 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 14582160 | + Email/PDF: ebn_ais@aisinfo.com                 |                      |  |

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|          |  | Mar 31 2022 23:48:17 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 14579270 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 31 2022 23:41:00 | Cb/helzberg, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273  |
| 14594774 | Email/PDF: Citi.BNC.Correspondence@citi.com          | Mar 31 2022 23:48:18 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 14579271 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 31 2022 23:48:18 | Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034                                      |
| 14579273 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 31 2022 23:48:18 | Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034                                |
| 14579274 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 31 2022 23:41:00 | Comenity Bank/Helzberg, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125   |
| 14579275 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Mar 31 2022 23:41:00 | Comenity Bank/Pottery Barn, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218  |
| 14579276 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 31 2022 23:41:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 14579277 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 31 2022 23:41:00 | ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182273, Columbus, OH 43218-2273  |
| 14579278 | + Email/Text: bankruptcy@connexuscu.org              | Mar 31 2022 23:41:00 | Connexus CU, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026  |
| 14579279 | + Email/PDF: creditonebknotifications@resurgent.com  | Mar 31 2022 23:48:14 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873   |
| 14579281 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 31 2022 23:48:11 | Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040  |
| 14590520 | Email/Text: M74banko@mercedes-benz.com               | Mar 31 2022 23:41:00 | Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011  |
| 14586961 | Email/Text: bnc-quantum@quantum3group.com            | Mar 31 2022 23:41:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657   |
| 14586087 | Email/Text: mrdiscen@discover.com                    | Mar 31 2022 23:41:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 14579280 | + Email/Text: mrdiscen@discover.com                  | Mar 31 2022 23:41:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025   |
| 14579282 | + Email/PDF: ais.fpc.ebn@aisinfo.com                 | Mar 31 2022 23:48:10 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  |
| 14584452 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com   | Mar 31 2022 23:41:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 14579283 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 31 2022 23:41:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043   |
| 14588447 | Email/PDF: resurgentbknotifications@resurgent.com    | Mar 31 2022 23:48:10 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 14579284 | + Email/Text: Documentfiling@lciinc.com              | Mar 31 2022 23:41:00 | LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807  |
| 14595772 | + Email/Text: Documentfiling@lciinc.com              | Mar 31 2022 23:41:00 | LendingClub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2807  |
| 14579285 | Email/Text: camanagement@mtb.com                     | Mar 31 2022 23:41:00 | M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240  |
| 14596042 | Email/Text: camanagement@mtb.com                     | Mar 31 2022 23:41:00 | M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840   |

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| 14579286 | + Email/Text: M74banko@mercedes-benz.com             | Mar 31 2022 23:41:00 | Mercedes-Benz Financial Services, Attn: Bankruptcy, Po Box 685, Roanoke, TX 76262-0685   |
| 14579288 | + Email/Text: bnc@nordstrom.com                      | Mar 31 2022 23:41:15 | Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555                   |
| 14579289 | + Email/PDF: cbp@onemainfinancial.com                | Mar 31 2022 23:48:10 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251              |
| 14593488 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 31 2022 23:48:18 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541                          |
| 14586674 | Email/Text: bnc-quantum@quantum3group.com            | Mar 31 2022 23:41:00 | Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788       |
| 14595254 | Email/Text: bnc-quantum@quantum3group.com            | Mar 31 2022 23:41:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788      |
| 14579292 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 31 2022 23:48:18 | Synco/Toys R Us, Po Box 965005, Orlando, FL 32896-5005                                   |
| 14579293 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 31 2022 23:48:18 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064      |
| 14579294 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 31 2022 23:48:18 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 14579295 | + Email/Text: documentfiling@lciinc.com              | Mar 31 2022 23:41:00 | Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311                                 |
| 14579296 | + Email/Text: bankruptcy@towerfcu.org                | Mar 31 2022 23:41:00 | Tower Federal CU, Attn: Bankruptcy, Po Box 123, Annapolis Junction, MD 20701-0123        |
| 14601098 | + Email/Text: bankruptcy@towerfcu.org                | Mar 31 2022 23:41:00 | Tower Federal Credit Union, 7901 Sandy Spring Road, Laurel, MD 20707-3589                |

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       | *+            | American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943 |
| cr       | *+            | Daimler Trust, 2860 Patton Rd., Roseville, MN 55113-1100   |
| cr       | *+            | Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011  |
| 14589709 | *+            | ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853                                   |
| 14579272 | *+            | Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034                      |
| 14591466 | *+            | Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011  |
| 14579287 | *+            | Mercedes-Benz Financial Services, Attn: Bankruptcy, Po Box 685, Roanoke, TX 76262-0685                                   |
| 14579291 | *+            | Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130   |

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2022 at the address(es) listed below:

| Name                   | Email Address  |
|------------------------|--|
| BRAD J. SADEK          | on behalf of Debtor Desiree M. Kakos brad@sadeklaw.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com         |
| BRAD J. SADEK          | on behalf of Joint Debtor Evangelos G. Kakos brad@sadeklaw.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com |
| DOUGLAS RICHARD BLECKI | on behalf of Creditor Tower Federal Credit Union dblecki@princelawfirm.com   |
| KENNETH E. WEST        | ecfemails@ph13trustee.com philaecf@gmail.com   |
| KENNETH E. WEST        | on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com  |
| REBECCA ANN SOLARZ     | on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com   |
| United States Trustee  | USTPRegion03.PH.ECF@usdoj.gov  |
| WILLIAM EDWARD CRAIG   | on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com mortoncraigecf@gmail.com   |

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Desiree M. Kakos and Evangelos G.  
Kakos

Debtor(s)

Case No: 21-10217-amc

Chapter: 13

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***NOTICE OF RESCHEDULED HEARING***

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a CONFIRMATION HEARING will be held before the  
Honorable Ashely M. Chan

, United States Bankruptcy Court 5/3/22 at 10:00 AM , in Courtroom #4, 900 Market Street,  
Philadelphia, PA 19107

For The Court

Timothy B. McGrath  
Clerk of Court